

First Words

A First Steps Communications Tool for Families From Family to Family

“... the ultimate responsibility rests with the family to obtain information needed to make an informed decision about allowing First Steps to bill insurance.”

Alphabet Soup

Each month we will cover a few acronyms parents might hear while in First Steps. Sometimes it is awkward for families to ask. Do you know these?

FSSA = Family Social Services Administration

The state agency that works with Indiana's families, children, senior citizens, people with disabilities and people with mental illness, providing services to promote self-sufficiency, independence, prevention, health and safety.

• DFC = Division of Families and Children

A Division within FSSA whose mission is to “help individuals and families take care of themselves.”

• BCD = Bureau of Child Development

A section within the DFC which administers programs and services for young children. First Steps program is part of the BCD.

An Update on Insurance Billing

In the first edition of this newsletter, the subject of First Steps billing of private health insurance was addressed. As reported back in October, the biggest hurdle up to this point has been the insurers themselves who do not recognize First Steps as a “provider.” Since that time, one major health insurance carrier has shown a commitment to making this situation work for both sides. A pilot insurance billing program with Anthem/Blue Cross will soon be underway, allowing First Steps to begin billing Anthem and to be recognized as an approved provider. The pilot will help to work through all of the complicated processes involved with billing insurance and determine if any changes in procedures or data collected will be necessary. Lessons learned from the pilot can be applied in the future when billing new insurers, ultimately making it easier for these insurance companies to follow in Anthem’s footsteps.

The information that you, as families, provide when you give consent to bill private insurance has been very

helpful as First Steps works with these companies. Please remember if you have any changes in your insurance, contact your Service Coordinator with the new information. Your service coordinator can assist you in reviewing your benefits, but the ultimate responsibility rests with the family to obtain information needed to make an informed decision about allowing First Steps to bill insurance. Key questions to investigate may include:

- Is your plan self-insured or fully insured? (see resource section for more information)
- What services are covered by your plan?
- What is the potential impact on future benefits if you authorize insurance billing for First Steps services?

In 1999, legislation was passed in Indiana’s General Assembly that requires fully-insured plans and self-insured plans offered by the State of Indiana (including state university systems) to reimburse First Steps for covered services, up to \$3500 per year. In addition,

the amount paid by insurance cannot apply to an annual or lifetime cap of benefits under a plan. However, these protections apply only to fully-insured plans and state insurance plans. Families with self-insured plans do not have these same protections. To determine if your health care coverage is fully-insured or self-insured, check with the Benefits Administrator or Plan Administrator in your employer’s Human Resource office.

The Director of the Family Social Services Administration, Division of Family and Children plans to send a letter to insurance companies informing them of the pilot with Anthem and First Steps and reminding them of the insurance legislation that already exists for state plans. The insurers will again be encouraged to cooperate as First Steps continues to negotiate and be recognized by major health insurers. Stay tuned to Family to Family’s “First Words” for further information on this topic in the coming months.

If you need help understanding health insurance programs, contact the Indiana Parent Information Network to attend a Financial Case Management Workshop. A session may be coming soon to a location near you!

**In central Indiana, call 317-257-8683.
Outside central Indiana, parents may call (800) 964-IPIN.**

Cost Participation Collection Under Review



First Steps' cost participation system has been up and running for nearly a year, and collection rates for the first year are now under review at the Bureau of Child Development. The Indiana General Assembly has assigned the Commission on Mental Retardation and Developmental Disabilities (MRDD) to examine annual collection rates from cost participation. The MRDD Commission will conduct this review during the summer study committees convened before the next legislative session. Current cost participation procedures say that if payment is 90 days or more past due, the Central Reimbursement Office (CRO)

may turn the account over for collection. No other penalty is in place at this time. Depending upon the results of their review, the MRDD Commission could conceivably make further recommendations of consequences for families who do not meet their co-pay commitment. Penalties could potentially include suspending services for a child when co-pays are not met, although federal regulations for early intervention would require evaluations, service coordination and IFSP development to continue.

If you are having difficulty meeting your monthly co-pay or do not agree with the

formulation of your co-pay amount, please be sure to talk with your service coordinator to see if gathering more information about your financial situation could be helpful. You can also request an administrative review by the Department of Family and Children. First Steps does not want to withhold services from any child because of non-payment but may be forced to institute stricter penalties if cost participation collection rates are too low. By working together we can continue to make First Steps services available to all children and families who need them.

Advocacy Tip of the Month

Learn about the hospitals, pediatric specialists, therapy centers, equipment banks, early childhood programs, and state and private agencies that your child will use. Ask other parents for advice about where to get the best care.

Develop strong partnerships with health and other professionals in your child's life, so that you can work together and use the expertise and skills each of you brings to the care of your youngster. It's especially helpful to have one professional who knows you, your family, and your child very well, and who will advocate with you as a partner.

*Excerpt from
FAMILIES AS ADVOCATES
BEING A HEALTH ADVOCATE FOR YOUR CHILD
WITH SPECIAL HEALTH CARE NEEDS
on the Family Voices website, <http://www.familyvoices.org>
See their website for more great tips!*

Resources for Families and Providers

Check out these web resources on health insurance.

Indiana Department of Insurance
http://www.in.gov/idoi/consumer_services/hipaa.html

Family Voices
<http://www.familyvoices.org/>

Georgetown University Health Policy Institute
<http://www.healthinsuranceinfo.net/>

Families USA
<http://www.familiesusa.org/>

Health Care Coach
<http://www.healthcarecoach.com/>

Insure Kids Now
<http://www.insurekidsnow.gov/>

Centers for Medicare and Medicaid Services
<http://www.cms.hhs.gov/consumers/default.asp?>